## Claims

A method of profiling a Web user, comprising:

providing profiles on a plurality of Web sites;

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monitoring which of said plurality of Web sites the user accesses; and

developing a profile of the user based on the profiles of the Web sites accessed by the user.

- 2. The method of Claim 1 wherein the profile of the user contains demographic data.
- 3. The method of Claim 2 wherein said demographic data includes data on the user's age.
- 4. The method of Claim 2 wherein said demographic data includes data on the user's gender.
- 5. The method of Claim/2 wherein said demographic data includes data on the user's income.
- 6. The method of Claim 2 wherein said demographic data includes data on the user's highest attained education level.
- 7. The method of Claim 1 wherein the profile of the user contains psychographic data.
- 8. The method of Claim 7 wherein said psychographic data includes data on the user's interests.
- 9. The method of Claim 1 wherein providing profiles on a plurality of Web sites comprises providing a database associating each of said plurality of Web sites

with demographic characteristics of known persons who have accessed said sites.

- 10. The method of Claim 9 wherein said database is provided by a Web site ratings service.
- The method of Claim 1 wherein monitoring which of said plurality of Web sites the user accesses comprises identifying URL requests made by the user while Web surfing.
- 12. The method of Claim 11 wherein said URL requests are identified at an Internet Service Provider (ISP) point of presence.
- 13. The method of Claim 12 wherein said URL requests are associated with a user and stored in a database.
- 14. The method of Claim 1 wherein developing a profile of a user comprises updating an existing user profile.
- 15. The method of Claim 14 wherein developing a profile of a user comprises combining the profiles of the Web sites accessed by the user to the existing user profile using an averaging algorithm.
- 16. The method of Claim 15 wherein said user profile includes data on a plurality of demographic categories, each associated with a rating, and the method further comprises filling in a value for the rating for any demographic category having a low confidence measure.
- 17. The method of Claim 16 wherein filling in a value comprises using an average rating of persons having similar profiles to that of said user for a category having a low confidence measure.

- 18. The method of Claim 17 wherein said average rating is determined using a clustering algorithm.
- 19. The method of Claim 1 further comprising erasing records of which Web sites said user has visited after developing the user's profile to protect user privacy.
- 20. The method of Claim 1 further comprising delivering selective advertising to said user based on his or her profile.
- 21. The method of Claim 20 wherein delivering selective advertising comprises transmitting a pop-up advertisement to a display of a computer operated by the user.
  - 22. A computer for profiling a Web user, comprising:
  - a memory for storing a program; and

- a processor operative with the program to:
- (a) monitor which of a plurality of Web sites the user accesses; and
- (b) develop a profile of the user based on predetermined profiles of the Web ites accessed by the user.
- 23. The computer of Claim 22 wherein said computer comprises an ISP point of presence server.
- 24. The computer of Claim 22 further comprising a database associating each of said plurality of Web sites with demographic characteristics of persons accessing said sites, said persons having known demographic characteristics.
- The computer of Claim 22 wherein the program includes a sniffer for identifying URL requests made by the user while Web surfing.

- The computer of Claim 22 further comprising a database in which the URL requests and associated user information are stored.
- 27. The computer of Claim 22 wherein said processor includes means for erasing records of which Web sites said user has visited after developing the user's profile to protect user privacy.
- 28. The computer of Claim 22 wherein said processor further transmits selective advertising to said user based on his or her profile.
- 29. The computer of Claim 22 wherein said advertising comprises a pop-up advertisement to be displayed on a display of a computer operated by the user.
- 30. The computer of Claim 22 wherein said computer cooperates with a computer operated by the user to display an advertisement on a display of the computer operated by the user, said advertisement being selected from a plurality of advertisements based on the profile of the user.
- 31. A system for profiling a Web user and delivering selective advertising to the user, comprising:

a database containing profile data on a plurality of Web sites;

means for monitoring which of said plurality of Web sites the user accesses;

means for developing a profile of the user using profile data of the Web sites accessed by the user;

means for/matching the user with an advertisement based on the developed user profile; and

means for delivering said advertisement to the user.

32. A system for inferring a profile of a person using a client computer for Web surfing, and delivering selective advertising to the person based on his or her profile, comprising:

a local server computer linked to said client computer for providing Internet access, said local computer including means for monitoring which of said plurality of Web sites the person accesses, means for developing a profile of the person based on predetermined profile data of the Web sites accessed by the person, and means for delivering an advertisement to the client computer; and

a remote server computer linked to said local server computer and including means for matching an advertisement received from an advertiser to said person based on his or her profile, and means for transmitting said advertisement to said local server computer for eventual transfer to the client computer.

- 33. The system of Claim/32 wherein said local server computer includes a local database containing data associating a plurality of Web sites with predetermined profile data on said sites.
- 34. The system of Claim 33 wherein said remote server computer includes a master database containing data associating a plurality of Web sites with predetermined profile data on said sites, and wherein data in said master database is periodically synchronized with said local database.
- 35. The system of Claim 32 wherein said local server computer and said remote server computer are linked by an Internet connection.
- 36. The system of Claim 32 wherein said means for delivering an advertisement comprises means for delivering a URL string pointing to the advertisement.

- 37. The system of Claim 32 wherein the profile of the person contains demographic data.
- 38. The system of Claim 37 wherein said demographic data includes data on the person 's age.
- 39. The system of Claim 37 wherein said demographic data includes data on the person 's gender.
- 40. The system of Claim 37 wherein said demographic data includes data on the person 's income.
- 41. The system of Claim 37 wherein said demographic data includes data on the person 's highest attained education level.
- 42. The system of Claim 32 wherein the profile of the person contains psychographic data.
- 43. The system of Claim 42 wherein said psychographic data indicates the person's interests.
- The system of Claim 32 wherein said means of monitoring which of said plurality of Web sites the person accesses comprises identifying URL requests made by the person while Web surfing.
- 45. The system of Claim 32 wherein said local server computer is located at an Internet Service Provider (ISP) point of presence.
- 46. The system of Claim 32 wherein the means for developing a profile of a person comprises means for combining the profiles of the Web sites accessed by the person to an existing profile using an averaging algorithm.

- 47. The system of Claim 46 wherein said profile includes data on a plurality of demographic categories, each associated with a rating, and the system further comprises means for filling in a value for the rating for any demographic category having a low confidence measure.
- 48. The system of Claim 47 wherein filling in a value comprises using an average rating of persons having similar profiles to that of said person for a category having a low confidence measure.
- 49. The system of Claim 48 wherein said average rating is determined using a clustering algorithm.
- 50. The system of Claim 32 further comprising means for erasing records of which Web sites said person has visited after developing the person's profile to protect user privacy.
- 51. The system of Claim 32 further comprising means for monitoring how long the advertisement is displayed to the user.
- 52. The system of Claim 32 further comprising means for monitoring whether the user has clicked-through the advertisement.
- 58. A computer readable medium comprising a program for profiling a Web user by performing the steps of:

monitoring which of a plurality of Web sites having predetermined profiles the user accesses; and

developing a profile of the user based on the profiles of the Web sites accessed by the user.

- 54. The computer readable medium of Claim 53 wherein the medium comprises a removable memory.
- 55. The computer readable medium of Claim 53 wherein the medium comprises a signal transmission.
- 56. A computerized method of profiling Web users and selectively delivering content to said users, comprising:

providing profiles of a plurality of Web sites, said profiles including demographic data of persons known to have visited said sites;

monitoring which of said plurality of Web sites each of said users visits;

inferring a profile of each user based on the profiles of the Web sites visited by the user;

identifying a target group of said users who would be receptive to receiving certain content based on their profiles; and

selectively delivering the content to users of that target group.

- 57. The computerized method of Claim 56 wherein said content comprises advertisements.
- 58. The computerized method of Claim 57 wherein said advertisements comprises a pop-up advertisements.
- 59. The computerized method of Claim 58 wherein said advertisements comprises a panner advertisements.
- 60. The computerized method of Claim 58 further comprising monitoring how long the content is displayed to the user.

- 61. The computerized method of Claim 60 further comprising monitoring whether the user has clicked-through the content.
- 62. The computerized method of Claim 56 further comprising adjusting the target group to optimize user responsiveness to the content.
- 63. The computerized method of Claim 62 wherein said content comprises an advertisement, and determining user responsiveness to the content comprises determining how many users have clicked-through the advertisement.

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